

Truth in Lending Credit and Charge Card Disclosures		YES	NO
1.	Is the institution a credit or charge card issuer under Sections 226.2(a)(17) and 226.2(a)(15)?	_____	_____
	If yes, answer the following questions:		
2.	Does the institution furnish, in tabular format, on or with creditor-initiated direct mail applications and pre-approved solicitations to open credit card accounts, the following written disclosures:		
a.	The annual percentage rate or rates for purchases? (226.5a(b)(1))	_____	_____
b.	Any annual or periodic fee that may be imposed for issuance or availability of a card, including a one-time membership fee, periodic membership fees or fees based on account activity or inactivity? (226.5a(b)(2))	_____	_____
c.	Any minimum or fixed finance charge that could be imposed during a billing cycle? (226.5a(b)(3))	_____	_____
d.	Any transaction fee that may be imposed for the use of the card for purchases? (226.5a(b)(4))	_____	_____
e.	The length or range of any "grace period" or the fact that there is none? (226.5a(b)(5))	_____	_____
f.	The name (or an explanation, if applicable) of the balance computation method? (226.5a(b)(6))	_____	_____
g.	The amount (or range, if different from state to state) of any cash advance fee imposed for an extension of credit? (226.5a(b)(8))	_____	_____
h.	Any late payment charge (or range, if different from state to state)? (226.5a(b)(9))	_____	_____
i.	Any fee (or range, if different from state to state) that may be charged for exceeding the credit limit? (226.5a(b)(10))	_____	_____
3.	Does the institution provide, with creditor-initiated telephone applications and pre-approved solicitations for open-end credit card accounts, oral disclosures of items under 2.a. through 2.f. above? (226.5a(d))	_____	_____
	If not, does the institution alternatively provide written disclosure within 30 days after the consumer requests the card, but no later than the delivery of the card, the following:		
a.	Items under 2.a. through 2.i. above?	_____	_____
b.	The fact that the consumer need not accept the card or pay any fee disclosed unless the consumer uses the card?	_____	_____

Truth in Lending Credit and Charge Card Disclosures (continued)		YES	NO
4.	Does the institution disclose with creditor-initiated applications and pre-approved solicitations of open credit card accounts, available to the public by means other than by mail or telephone (for example, "take one" applications), any one of the following: (226.5a(e))	_____	_____
a.	On the application or solicitation (accurate as of the printing date), the items under 2.a. through 2.i. (for variable APRs the fully indexed rate used within 30 days of the printing date); the date the required information was printed, including a statement that the information was accurate as of that date and is subject to change; a statement that the consumer should contact the institution for any changes in the information disclosed and a toll free telephone number or mailing address for the consumer to obtain information about changes in required disclosures?	_____	_____
b.	On the application or solicitation (accurate as of the time made available to the public), the disclosures required by Sections 226.6(a) through 226.6(c), a statement that the consumer should contact the institution for any changes in the information disclosed, and a toll free telephone number or mailing address for the consumer to obtain information about changes in the disclosures?	_____	_____
c.	On the application or solicitation, if they do not contain information required to be disclosed under items 2.a. through 2.i., a statement that costs are associated with the use of credit cards; a statement that the applicant may contact the institution to request disclosure of specific cost information by calling a toll free number or by writing to an address specified in the application; and a toll free telephone number and mailing address for the consumer to obtain cost information?	_____	_____
5.	Does the institution, in response to a consumer's request for cost information, disclose (orally or in writing) the required credit disclosures within 30 days of receiving the request? (226.5a(e)(4))	_____	_____
6.	Does the institution provide appropriate disclosures for creditor-initiated direct mail, telephone, and general public applications and solicitations to open <u>charge card</u> accounts, as required by Sections 226.5a(b), (c) and (d) of Regulation Z?	_____	_____
7.	If the institution imposes an annual fee, including any fee based on account activity or inactivity, does the institution provide (at least 30 days or one billing cycle, whichever is less, before the renewal date): (226.9(e)(1))	_____	_____
a.	Renewal statements containing items in steps 2.a. through 2.f. above?	_____	_____
b.	A statement as to how and when the cardholder may terminate credit availability under the account to avoid paying the renewal fee?	_____	_____

8. If the institution offers credit insurance and decides to change insurance providers, are consumers informed of the proposed change in providers and of any increase in rate or substantial decrease in coverage, as a result of the change, and are consumers given an opportunity to discontinue the insurance?
(226.9(f))
